

CLAIM LISTING

1. (Amended) A computer implemented method for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder comprising:

receiving at a computer a request for transferring balances from the first credit account to the second credit account;

obtaining account data associated with the first credit account, said account data comprising at least the financial institution with which the first credit account is held;

determining ~~using~~ with a business logic server, using the account data, whether the financial institution with which the first credit account is held is related to the financial institution with which the second credit account is held; and

processing the balance transfer the request if it meets all of at least one eligibility requirement for transferring the balance, and otherwise not processing the received balance transfer request; the eligibility requirements comprising a requirement that ~~identifying said first credit account as being not eligible for a balance transfer to said second credit account if it is determined that~~ the first credit account is not be held with a financial institution that is related to the financial institution with which the second credit account is held.

2. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the account data is obtained in real time.

3. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the account data is obtained from a source other than the account holder.

4. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 3, wherein the source other than the account holder is a credit reporting bureau.

5. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the financial institution with which the first account is held is considered related to the financial institution with which the second account is held if the financial institution with which the first account is held is the same as the financial institution with which the second account is held.

6. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the financial institution with which the first account is held is considered related to the financial institution with which the second account is held if the financial institution with which the first account is held is affiliated with the financial institution with which the second account is held.

7. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein ~~said step of determining whether the financial institution with which the first credit account is~~ held is related to the financial institution with which the second credit account is held comprises comparing the financial institution with which the first credit account is held with a list of ineligible financial institutions.

8. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 7, wherein the list of ineligible financial institutions comprises the financial institution with which the second credit account is held and any financial institutions associated with the financial institution with which the second credit account is held.

9. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:

receiving from the account holder an indication that the account holder is interested in transferring a balance to the second credit account; and

wherein ~~said step of~~ obtaining account data is performed in response to receiving said indication.

10. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising displaying at least a portion of said account data to the account holder.

11. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising displaying at least a portion of said account data to the account holder in the event it is determined that the financial institution with which the first credit account is held is not the same as or associated with the financial institution with which the second credit account is held[₅].

12. (Original) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:
providing to the account holder a balance transfer request display, the display comprising a data entry field; and
populating the data entry field with at least one element of said account data.

13. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:

providing to the account holder a balance transfer request display, the display comprising a data entry field; and

in the event it is determined that the financial institution with which the first credit account is held is not the same as or associated with the financial institution with which the second credit account is held, populating the data entry field with at least one element of said account data.

14. (Currently amended) A system for online transfer of a balance ~~from a first credit account associated with an account holder to a second credit account associated with the account holder~~ comprising:

a computer system configured to:

receive an online balance transfer request for transferring a balance from a first credit account associated with an account holder to a second credit account associated with the account holder;

obtain account data associated with the first credit account, said account data comprising at least the financial institution with which the first credit account is held;

determine whether the balance request meets at least one eligibility requirement, the at least one eligibility requirement comprising a requirement that the financial institution with which the first credit account is held is not related to the financial institution with which the second credit account is held; and

process the online balance transfer request if all eligibility requirements are met and, otherwise, not processing the received balance transfer request;

~~identify said first credit account as being not eligible for a balance transfer to said second credit account if it is determined that the first credit account is held with a~~

~~financial institution that is related to the financial institution with which the second credit account is held; and~~

a network connection associated with the computer and configured to enable the computer to receive data transmissions from and send data transmissions to the account holder.

15. (Original) A system for online transfer of a balance from a first credit account to a second credit account as recited in claim 14, wherein said computer system comprises two or more computers.

16. (Currently amended) A computer program product for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

obtaining account data associated with the first credit account, said account data comprising at least the financial institution with which the first credit account is held;

determining whether the balance request meets at least one eligibility requirement, the at least one eligibility requirement comprising a requirement that the financial institution with which the first credit account is held is not related to the financial institution with which the second credit account is held; and

process the online balance transfer request if all eligibility requirements are met and, otherwise, not process the online balance transfer request.

~~identifying said first credit account as being not eligible for a balance transfer to said second credit account if it is determined that the first credit account is held with a financial institution that is related to the financial institution with which the second credit account is held.~~

17. Cancelled.